

Information to identify the case:

Debtor 1	<u>Annette Smith</u>	Social Security number or ITIN	xxx-xx-8629
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Walter Smith</u>	Social Security number or ITIN	xxx-xx-9759
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20301-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annette Smith

Walter Smith

9/13/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Annette Smith
 Walter Smith
 Debtors

Case No. 18-20301-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 41

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db/jdb
 517544650 +Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 08610-6064
 +Apothaker & Associates, 520 Fellowship Road C 306, PO Box 5496,
 Mount Laurel, NJ 08054-5496
 517669183 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglass Road,
 P.O. Box 3730, Anaheim, CA 92803-3730
 517544652 +Capital Billing Service, 5042 Wilshire BLVD Suite 880, Los Angeles, CA 90036-4305
 517609548 +Credit Union of New Jersey, c/o Peter J. Liska. LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517544657 +Credit Union of New Jersey, PO BOX 37603, Philadelphia, PA 19101-0603
 517544659 +Enterprise, PO Box 801988, Kansas City, MO 64180-1988
 517544667 +Kenneth Dickson, Court Officer, PO Box 687, Forked River, NJ 08731-0687
 517544668 +Louis A. Greenfield, Attorney, PO Box 17210, Golden, CO 80402-6020
 517544670 +Publishers Clearing House, PO BOX 6344, Harlan, IA 51593-1844
 517544672 +Rushmore Service Center, PO BOX 5507, Sioux Falls, SD 57117-5507
 517544675 +Transnational Limited, LLC, 1162 St. Georges Avenue, Suite 279, Avenel, NJ 07001-1263
 517557998 +US Dept of HUD, 451 7th St SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2019 00:37:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 14 2019 00:37:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: HNDA.COM Sep 14 2019 04:08:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016-8088
 517544665 EDI: HNDA.COM Sep 14 2019 04:08:00 Honda Financial Services, Attn: Bankruptcy,
 PO Box 168088, Irving, TX 75016
 517544664 EDI: HNDA.COM Sep 14 2019 04:08:00 Honda Financial Services, P.O. Box 7829,
 Philadelphia, PA 19101-7829
 517581499 EDI: HNDA.COM Sep 14 2019 04:08:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 517544651 +EDI: BANKAMER.COM Sep 14 2019 04:08:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517544656 E-mail/Text: bankruptcy@cunj.org Sep 14 2019 00:36:58 Credit Union of New Jersey,
 PO Box 7921, 1301 Parkway Avenue, Ewing, NJ 08628-3010
 517544653 +E-mail/Text: bankruptcy@cavps.com Sep 14 2019 00:37:33 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
 517629730 +E-mail/Text: bankruptcy@cavps.com Sep 14 2019 00:37:33 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517544654 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 14 2019 00:36:57
 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
 517544655 +EDI: WFNNB.COM Sep 14 2019 04:08:00 Comenitybank/New York, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 517544658 E-mail/Text: operationsclerk@easypayfinance.com Sep 14 2019 00:35:14 Easypay/dvra,
 Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018
 517544661 +EDI: BLUESTEM Sep 14 2019 04:08:00 FingerHut, Bankruptcy Dept., 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 517544660 +EDI: BLUESTEM Sep 14 2019 04:08:00 FingerHut, PO Box 1250, Saint Cloud, MN 56395-1250
 517544662 +EDI: AMINFOFP.COM Sep 14 2019 04:08:00 First Premier Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 517544663 +EDI: AMINFOFP.COM Sep 14 2019 04:08:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 517544666 EDI: JEFFERSONCAP.COM Sep 14 2019 04:08:00 Jefferson Capital Systems, 16 McLeland Road,
 Saint Cloud, MN 56303
 517669687 EDI: JEFFERSONCAP.COM Sep 14 2019 04:08:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517544669 +EDI: BLUESTEM Sep 14 2019 04:08:00 Metabnk/fhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 517662774 +EDI: JEFFERSONCAP.COM Sep 14 2019 04:08:00 Premier Bankcard, Llc,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 517544671 +E-mail/Text: Supportservices@receivablesperformance.com Sep 14 2019 00:37:58 RPM,
 20816 44th Ave W, Lynnwood, WA 98036-7799
 517547472 +EDI: RMSC.COM Sep 14 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517544673 +EDI: RMSC.COM Sep 14 2019 04:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 PO Box 965061, Orlando, FL 32896-5061
 517544674 EDI: AISTMBL.COM Sep 14 2019 04:08:00 T-Mobile, PO Box 742596,
 Cincinnati, OH 45274-2596
 517566634 +EDI: AIS.COM Sep 14 2019 04:08:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517544676 +EDI: VERIZONCOMB.COM Sep 14 2019 04:08:00 Verizon, Verizon Wireless Bk Admin,
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 41

Date Rcvd: Sep 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517655892 +EDI: AIS.COM Sep 14 2019 04:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Elizabeth K. Holdren on behalf of Creditor BANK OF AMERICA, N.A. eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.com
Elizabeth K. Holdren on behalf of Creditor Bank of America, N.A., through Carrington Mortgage
Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin C. Fayette on behalf of Joint Debtor Walter Smith kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Debtor Annette Smith kfayette@kevinfayette.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9